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LIVING'S

Incomes Abroad

FUND YOUR LIFE OVERSEAS

Take Control of Your Time and Earnings

By Barbara Winters

Although self-employed folks are quick to realize that having control of their own time is one of the great rewards of running their own business, using time wisely may be a new skill. After years of being told when to arrive at class, the office, or dinner table, being totally in charge of your own schedule requires a different approach. As the French writer Jean-Louis Servan-Schreiber warned, "We think much more about the use of money, which is renewable, than we do about the use of time, which is irreplaceable."

Just as we invest money in the expectation of a greater return in

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Escape the Rat Race with a "Back to the Land" Income

By Wendy DeChambeau

Farmers have long been the backbone of successful civilizations. In times past they provided nourishment for the armies of ancient Rome and the laborers of the colossal Mayan pyramids. The world could not run as it does without hard-working people providing a consistent food supply. But the large scale farms you see today can be expensive, labor intensive, and difficult to manage, making it a tough business to break into.

However, there is a way to make a living from small-scale farms that provides both income and enjoyment. As an increasing number of people are discovering, there are many crops to be grown and animals to be raised for a tidy income, especially if you're living abroad where land is cheaper and startup and operating costs are lower.

And it turns out that you don't even need to own your own farm to make it work for you. It's entirely possible to purchase direct-from-the-farm products, add value, and sell them for a profit.

COVER
STORY



From Italy to Nicaragua "back to the land" expats are discovering fun and fulfilling ways to earn from small-scale farms.

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GOOD LOCATION FOR...

How English Speakers are Unlocking Opportunities in Vietnam

By Sharyn Nilsen

Imagine finding a way to pay off all your credit cards and save enough money to launch a successful business in only 12 months...all while living a comfortable lifestyle in an exotic location. That's exactly what Texan Derek Elliott and New Yorker Anna Todd were able to do teaching English in Vietnam. And they're not alone.

In developing regions like Southeast Asia, learning English is the key to better job prospects and long-term prosperity. Those who make the leap into this field are finding there are many locations where the low cost of living offers a more comfortable lifestyle than they ever had back home.

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Old Saigon, these days called Ho Chi Minh City, is the perfect hunting ground for entrepreneurial expats with their eye on business opportunities.

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Take Control of Your Time and Earnings

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the future, we need to invest our time in the present in order to see a bigger reward later. Sometimes that means devoting large chunks of time to creating a product that won't generate revenue for months. At other times our investment may be a demonstration of faith in ourselves and our vision.

A great starting point for using time wisely is a concept recommended by management expert Charles Handy. He recommends determining what "enough" means. He says, "My wife and I, since we have become self-employed portfolio people, have regularly sat down each year and worked out what we need to live on. The simple act of doing this removes the temptation to maximize our income by working around the clock and calendar, which is the dilemma of every self-employed person. This has freed up a lot of our time because once the enough is guaranteed, there's no need or desire to spend time on making more than enough."

Equally useful are regular and frequent reviews of our priorities. Otherwise we get swept along by chores, tasks, and the demands of others. A surprisingly simple tool for doing that is one I learned from Alan Lakein's classic book *How To Get Control of Your Time and Your Life*.

He suggests that once you've created a list of things you want to do, you rank them in order of importance using only the letters A, B, or C. Items labeled A are the most important. B items are those you'll get to if the A items get done. C items may just be busy work.

While this system is designed to keep you focused on the most important things in your life, it only works if you understand

the consequences. In determining what items deserve an A, you also ask yourself, "What are the consequences if I don't do this?" You may discover that what first looked like an A is actually a C.

Sometimes our true priorities dictate that we be obsessive about a single task until it is done. At other times, we may have a wide range of activities in our day. The important thing to know is what truly matters to you. Then set up each day to reflect that.

A balanced life also includes time to practice what the Italians call *far niente*, the art of doing nothing. For many of us, that is a huge challenge.

Heavily scheduled lives have been the norm for many of us. Staring out a window or walking in the woods is not necessarily the sign of a slacker. In fact, those down times can actually be our most productive idea-generating periods. Successful entrepreneurs master the fine art of woolgathering.

Another useful way to maximize your time is to know your own energy patterns. Schedule creative work when your energy is the highest and leave routine chores for your less energetic times. You can also be more efficient by combining errands and keeping file folders of the things you consult most frequently at your fingertips.

One of the very best things you can do for yourself and your business is to create at least one profit center that requires a minimum of your time and attention. While the popular term for this is passive income, it's a term that sounds slothful to me. The concept is however, brilliant.

Whether it's collecting royalties on intellectual property you've created, rental

income from real estate you own, or affiliate income from recommending someone else's products on your website, the idea is to create an income source that is nearly automatic. It's the closest thing we have to buying time.

Schedule 90-Day inventories. Regularly invest time in looking at what's working, what needs help, and what's ready to be discarded. It's easy when your business is growing to get swept along in the tide. But in order to create something satisfying and profitable, a regular evaluation is an essential tool. Put it to work for you.

This is also the time to consider the return on investment (ROI) you are—or are not—receiving and act accordingly.

As author Neil Gaiman said, "Nothing I did where the only reason for doing it was the money was ever worth it except as a bitter experience. The things I did because I was excited, and wanted to see them exist in reality, have never let me down, and I've never regretted the time I spent on any of them."

So forget saving time and focus on investing your time wisely. Don't ditch your day planner, but do give attention to alignment, balance, and creativity in arranging your moments.

Our editor-at-large Barbara Winter is the author of *Making a Living Without a Job*, now in its 24th year of publication, *Seminar in a Sentence* and *Jumpstart Your Entrepreneurial Spirit*. She shares her ideas about self-employment through seminars and retreats throughout North America and Europe. She has traveled extensively and lived in six states. She currently makes her home in Valencia, California.



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Publisher Jackie Flynn
Editorial Director Nazareen Heazle
Int. Exec. Editor Eoin Bassett
Copy Editor Jason Holland
Graphic Designer Rob McGrath
Photo Editor Hugo Ghiara
Advertising Helen Daly;
Fax (353)51-304561; Email:
advertising@internationalliving.com

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Arabia, Japan, Korea—English Teaching Funds My Travels

By Nicole Brewer

I long held onto a dream of riding a camel alongside the Great Pyramid of Giza in Egypt. And like many of my travel dreams, it came true thanks to the language I speak. You won't find another experience like it, being in the shadow of history while drinking a cold Coke atop a magnificent and stoic beast. As a globetrotter who loves to explore the world I have found my perfect income teaching English.

I began in South Korea after being laid off from my market research job in Chicago. I came to the region as a novice, with no prior teaching experience. I toyed with the idea of either teaching English in South Korea or Japan. After a bit of research and talking with people that worked in both destinations, I decided on South Korea due to the low cost of living and proximity to destinations in Southeast Asia.

While teaching English in the port city of Busan, I earned a fairly decent monthly income of around \$2,000. I also got a fully furnished one-bedroom apartment and excellent healthcare benefits. I recall getting a root canal while there for only a couple hundred dollars, compared to over \$1,000 back home in the States.

While working in South Korea, I explored Japan on several occasions. I've also visited the Great Wall of China. While it was a misty day when I went, the memories of climbing the steep stairs, as well as eating some of the best Peking duck ever and having locals take pictures with me at the Forbidden City, will be with me forever.

If it weren't for teaching English abroad, I wouldn't have had the time or finances to fund these experiences. The process of obtaining a Chinese visa while I worked in South Korea was as easy as having a courier service come to my school during a lunch break to pick up my passport to take to the embassy. It was returned to me just over a week later with the Chinese visa stamped for a fee of around \$100.

After three-and-a-half years in South Korea I decided to move to a place where they say "beauty has an address." I was ready for a change of pace. And after my years of teaching in South Korea and obtaining a TEFL (Teaching English as a Foreign Language) certificate, I was able to command

a salary of \$800 a month more in Oman compared to South Korea.

From Oman, on the Arabian Peninsula, I could explore the United Arab Emirates and globetrot to destinations in Africa or Europe easily. I was literally in the middle of the world, the perfect location for a travel junkie.

I have been enjoying life and adventures in the ancient city of Nizwa on the eastern tip of Arabia for four years now. Oman is the pearl of the Middle East due to its idyllic beaches and gorgeous mountains such as Jabal Akhdar and Jebel Shams.

My monthly salary is around \$2,800 per month. This is more than enough to save and still afford a good life and regular trips

I opt for taxis for my weekly errands, such as traveling to the local large supermarket Lulus. I may spend at most 20 rials (\$60) a month on taxis when I stay locally in Nizwa on transport. My monthly cost increases closer to 60 rials (\$150) a month when I factor in taxi rides to Muscat airport for weekend getaways to nearby Dubai or Abu Dhabi. A small monthly transport stipend, on top of my salary of 60 rials (\$150) essentially covers my taxi costs and transport fees.

My employer also covers my housing costs and provides affordable insurance.

I live across the street from the college in the Hay Tourath neighborhood. I'm fortunate to live in walking distance to my job, a small gym, and the soccer stadium. The area is scattered with students staying in neighborhood hostels, but it's also family friendly with villas scattered around.

It is not uncommon to see a herd of goats wondering about in the neighborhood grazing or crossing the main road. On a good

day you can see camels in the desert on the sides of the main roads as well. It is a unique mix of old and new with the expansion of the nearby University of Nizwa facilities and growth of small businesses throughout the neighborhood.

An hour-and-a-half north of Nizwa, Muscat is home to the cultural center the Royal Opera House, which was personally designed by His Majesty Sultan Qaboos. I've seen shows by jazz greats like Wynton Marsalis and Disney on Ice has graced the venue as it is a cultural mecca hosting more than just opera. It's also home to the magnificent architectural feat the Sultan Qaboos Grand Mosque, with its glistening white marble and commanding crystal chandeliers inside.

Muscat also offers serene beaches, such as Qurum and the beach areas at my favorite resort *Shangri-La Barr Al Jissah*, which is made up of three hotels with luxurious pools overlooking the Sea of Oman.

Muscat also has the cultural hub of Mutrah Souq, the massive traditional Omani market featuring local goods, fresh foods, and souvenirs for sale like frankincense and stunning silver jewelry. Both Nizwa and Muscat feature terrific souqs offering traditional Omani goods that are common to the areas. In Nizwa you have access to an excellent selection of jewels and local pottery.

Some of my most memorable experiences in Nizwa include waking up early on a Friday morning to see the hustle and bustle of early market shopping at the souq. The hospitality is one of the best things about Oman. Like being invited to have fresh Omani coffee, dates, and fruits at a villager's home, all while sitting on a floor mat overlooking the rolling hills atop the 6,561-foot high mountain plain.

Where to Look for English Teaching Jobs

You can find teaching jobs across the globe with agencies like *Footprints Recruiting*, and social networks such as [iluv2globetrot](#) and job boards such as Dave's ESL and check out [Speak English and Get Paid](#) too.

You'll find many teaching opportunities in Oman at institutions like the Higher College of Technology (HTC), Sultan Qaboos University in Muscat, and the Military Technological College (MTC). Additionally, schools in the region such as the British Council and the American International School Muscat offer opportunities for those looking to teach abroad or those with experience as school counselors and administrators. I found the opportunity to teach in Oman on the popular recruiting site *Serious Teachers*.

The Colonial Mexican Town Where Artists Can Afford to Pursue their Dreams

By Jason Holland

Raé Miller has had a lifelong passion for art. But living in the Bay Area of California she couldn't afford to pursue it full-time. "I worked in real estate to pay the bills and though I did have a small gallery it was cost prohibitive with rent, taxes, insurance..." explains Raé.

But in Mexico's Colonial Highlands town of San Miguel de Allende, she has found she can thrive. The startup and operating costs are lower than back home and there is definitely opportunity. "It's possible to reinvent yourself here," says Raé. "I am able to support myself as an artist."

You can't walk down a street in San Miguel without running into an art class, exhibit, or gallery. It's been a haven for artists since just after World War II, when U.S. veterans discovered they could use their G.I. Bills to study at local art institutes. San Miguel itself is art, with a vibrant UNESCO World Heritage colonial *centro* packed with Baroque architecture that inspires.

You'll find two ready-to-buy, art-hungry markets to tap into in San Miguel: a large expat community and the many visitors, international and Mexican, looking for unique pieces for their homes and business locations.

Low costs, as well as the beautiful colonial surroundings and average daytime highs in the 70s and 80s F, combine to attract a diverse and cultured international mix. You can rent a gallery space in the town center starting at \$400 per month and a couple can live well on \$2,000 per month. No starving artists here. You can enjoy gourmet meals for \$40 per couple and fill the fridge at local farmers' markets for less than \$20 a week... and even afford a gardener and household help.

"Nearly everything is less expensive," says Raé. "Our housekeeper is \$40 a week. Our expenses are probably a fifth of what you'd pay in the States. And you can find just about any kind of food. It's surprising how much is available in a little Mexican town. Both my husband, William, and I like to cook and we love to do our own marketing. We shop at organic farms and get whatever is in season."

Raé's gallery, *Raé Miller*, is in *Fábrica*



Low costs, stunning architecture and surroundings and a cultured expat scene have been attracting North American artists like Raé Miller to San Miguel de Allende in Mexico's Colonial Highlands for years. "I am now able to support myself as an artist," says Raé.

La Aurora, a restored and renovated textile factory that has been turned into a space for local artists. There are dozens of spaces for galleries and working artist's studios in the building, along with several cafes and restaurants.

Raé starts her days reading and writing. Then she comes into the studio to paint. Accompanied by her dog, Raé creates abstract paintings and monotypes. Most of her work involves the use of beeswax with added pigment and mixed media—a style known as encaustic. "I am very inspired by light and location. I like to delve into work addressing things most people don't normally think about," says Raé. "Things we take for granted."

When she's not creating, Raé spends time in the gallery interacting with clients. As far as her customers who buy her work in San Miguel, some are local expats. But many are Mexican.

"A lot of my best customers are young Mexican families who bought their first home in Mexico City or Monterrey and are new collectors," says Raé.

One customer bought 20 of her works

for an upscale residential development on Mexico's Caribbean coast. A representative of the company was in San Miguel scoping out possible artwork for the villas and came across Raé's gallery. She's also a featured artist in a resort in Cabo San Lucas, in Baja California. And she's been in more than a dozen solo and group exhibits in various venues around town.

As far as marketing to potential clients, Raé has found you can do it at a very low cost.

"I use social media and some of the online forums. My studio and gallery is in a public space that gets a lot of foot traffic, so I take advantage of that. I am experimenting with online galleries, too," says Raé,

Raé also conducts workshops in her studio for locals, expats, and visiting tourists who are inspired by San Miguel's artsy vibe, as well fellow professional artists. It's a way to make extra money. The workshops can be one to four days. A four-day intensive runs \$500, with an \$80 materials fee. It's four hours per day. A one-day workshop is \$125, plus \$25 for materials. Classes are limited to six students to make sure everyone gets

personal attention.

“I’ve had students from all over the world. They come from the U.S., Japan, Canada, Australia, Europe, Mexico...,” says Raé. “A lot of retirees say they finally have time for art.”

Here again, social media and real world networking are a great way to draw students to her classes. “I’m busiest with workshops in the winter months. I do a lot of workshops by appointment. I have a website, and I use social media to make announcements. I attend, and teach, at the International Encaustic Conference in Provincetown, Massachusetts,” says Raé.

“I’m also a member of the professional artists group, ProWax, and have my workshops listed on their quarterly online publication for artists, *ProWax Journal*. Locally, I go to events, I support my friends in their charity work, I support my community, and I always tell people about my workshops. Word of mouth has been really good for me.”

As far as starting a business in Mexico, Raé found the process to be relatively straightforward. She used a service to help her secure her visa that would allow her to work and operate a business, although she says that many people now are able to get this *Residente Permanente* visa on their own as the system has been streamlined. In general, to secure this visa you must show you can already support yourself economically before you move. For questions and to apply, check with the nearest Mexican consulate in the U.S.

“Speaking Spanish definitely makes life easier here. If you don’t already speak it, plan to take some classes. There are several excellent schools in SMA,” says Raé.

“Hire a good accountant, and create a relationship with one of the services that are designed to guide expats through the various paperwork owning a business might entail. You will almost always need one more copy of something than you thought!

“One very important note. Actually the most important: realize that things will not always go as you plan. I have learned that some appointments don’t mean much, and that *mañana* doesn’t necessarily mean tomorrow...it just means not today!”

Although she had been drawn to San Miguel’s artistic vibe, low costs, and temperate climate since a two-week visit in 2004, it wasn’t until 2006 that she moved. Her brother died and she divorced her then-husband. It was a tough year...

but transformational. She decided to make the leap to a place where she could finally support herself as an artist.

“I said, ‘I’m moving to San Miguel de Allende. If not now, when?’” explains Raé.

Besides her work in her gallery, Raé has been able to express her artistic side in other ways.

“There’s a lot of creative energy in San Miguel. I have taken a lot of classes, such as acting and improv. And I’m working with a writing coach,” says Raé, who’s writing a book.

“Living here has given room for that to happen. And I’ve met a lot of people who are exploring their creative selves as well. There is a strong community of people here our age who are interesting. We have common ground...there’s something about people who choose to live in other countries.”

Her husband, a fellow artist named William Martin, similarly found fulfillment as an artist here. He works in a variety of styles and mediums, preferring not to be tied into just one. He also practices guitar, is writing a horror novel, and plays harmonica in local bands.

“Living here has opened up all sorts of creative channels,” says William, whose work can be seen in Raé’s gallery. “I came to Mexico so I could run my own business and have more artistic freedom to try different styles. I found it here and fell in love with it.”



“Nearly everything is less expensive, our housekeeper is just \$40 a week...our expenses are probably a fifth of what they were in the States.”
— Raé Miller.

Raé encourages others thinking of making a similar leap with their own businesses, especially artists in need of a supportive and low-cost refuge, to go for it... but to keep some things in mind.

“Know yourself. Be adventurous in spirit. Allow for mistakes and for things not always going the way you imagined,” says Raé. “Learn to enjoy the difference. Your life will definitely change, and you will be better for it.”

It’s a good time to see old friends, meet new ones, and for everyone to see new work. Post your work on social media, and always follow up.”

Find and Run Your Gallery in San Miguel de Allende

A coveted space in San Miguel de Allende for a gallery is *Fábrica La Aurora*, where Raé Miller has her space (see main story). It’s a former textile mill turned into dozens of small separate galleries. Art buyers flock here because they can see a wide variety of work in an afternoon. Go to Fabricalaurora.com to enquire about renting space.

You can also rent a gallery space near the colonial *centro*, where most visitors congregate. Commercial spaces appropriate for an art gallery start at around \$400 per month. Even a property on *El Jardín*, the main plaza, is only \$1,000 per month. Some spaces might require renovation to look their best. Go [here](#) to see available properties.

“There are so many variables when it comes to the price of a gallery space in San Miguel. There are rough spaces that are converted garages, and there are more deluxe spaces in *el centro*, with high retail potential. Artists always find a way to find a space,” says Raé.

“Most of the time, any space in San Miguel will be much less expensive than its counterpart in the U.S., as will utilities. Staffing also costs less here, if you need assistance.”

If you’re in the *centro* there should be plenty of potential customers strolling by. But you should also get a listing on community and tourism websites like Vivasanmiguel.com, TripAdvisor.com, and Atencionsanmiguel.org.

As a business owner, you’re on the hook to the Mexican tax authority for corporate and/or individual income taxes—consult an accountant about your filing status. You need a business license from the local municipality—an attorney can help you get the proper permissions. The process for both is relatively easy when you have help from professionals who know the system.

Escape the Rat Race with a “Back to the Land” Income

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Growing hazelnuts in Italy is easy says Colorado-native Jill Paradis, who lives in the hill country north of Turin.

Gentleman Farming in Italy

Some farming ventures nearly run themselves. While it’s always important to keep an eye on things and have a good management strategy, you don’t necessarily need to put in much of your own elbow grease.

Seven years ago Colorado-native Jill Paradis and her Italian husband bought a farm in Mareto d’Asti, 45 minutes from the city of Turin in northern Italian region of Piedmont. “I wanted to be in the hills, in the wine country. The old couple who lived here before planted a vineyard and hazelnut and fruit trees on five acres,” explains Jill.

“An old neighbor taught us everything about hazelnuts. They call it gentlemen farming around here because it is very easy to do. You do pruning in spring, a few treatments throughout summer, then in mid-August the nuts are harvested, dried in the sun, and then they are sold. And that’s all. Hazelnut trees are very hardy and resistant to cold and illnesses. A lot of people in the area are tearing down their vineyards and planting hazelnuts because they are low maintenance.”

The area where Jill lives has a long-

standing tradition of hazelnut cultivation and is renowned for its high quality variety, Tonda Gentile, that some experts consider the best in the world. Two big players in the confectionery industry, Ferrero and Novi, buy hazelnuts from the farmers in the area to make the famous Nutella chocolate spread and other sweet delights.

“We are slowly increasing our hazelnut grove size. At the moment we have about 200 trees. We have planted 10 this year; the other ones were already there. Next year we are planning to plant 15 more. We can go up to 500 trees on our property eventually.” Each tree produces up to 25 pounds of delicious nuts and hazelnut farmers get €4 (\$4.50) per kilo [\$2 per pound] in a good year.

If you’re interested in owning your own property in this region of Italy—\$135,000 can get you a few acres in need of TLC—hazelnut trees could provide a nice supplemental income with minimal effort. “By doing all the work ourselves, not hiring other people, we could earn about €4,000 (\$4,500) a year with our grove. But, to be honest, in August I prefer to be in Greece! We do some pruning but tend to hire people to help us and pay them to do all the work

for us,” says Jill.

“A few farmers in the area buy expensive equipment for cleaning the groves and the hazelnut harvest. They go and work other people’s land for a fee. You can also make a deal and trade product. We have an 80-year-old local man who charges €40 (\$45) an hour to come with his tractor to keep the land clean. Another man does pruning and some of the harvest.”

When hazelnuts are harvested, Jill keeps some for the family. “Here in the area we roast them, make biscotti, cakes, and savory dishes and pasta sauces such as cream with hazelnuts. I love them as a snack. I would have a glass of wine and a handful of nuts.”

Practicing Permaculture in Paradise

Some farming ventures do require more hands-on physical labor, but the rewards can be immense. Especially if creating an eco-friendly sustainable business is important to you.

Shad Qudsi became hooked on farming when, at age 15, he tended his own vegetable garden at home in New Jersey and later worked on his uncle’s cabbage farm. Arriving in Guatemala nearly 10 years ago, he knew that he wanted farming to be in his future.

Today, Shad and his wife Colleen Donovan operate a successful farm called *Atitlan Organics* in the little village of Tzununá. “Lake Atitlan is one of the world’s most beautiful lakes and is surrounded by volcanoes and rivers. Tzununá, in particular, has lots of water, which is a most important resource for farming. And the people here are friendly, smart, and chill,” Shad says.

“We grow, sell, and eat our food. Everyone who works here, from our full-time employees to volunteers to students that take our courses, eats our food. Our first goal is to feed ourselves and then have enough left over to sell and make some profit.”

The farm has a varied list of products, including goat cheese, milk, and yogurt. There are also salad greens, eggs, chicken meat, honey, coffee, and taro root on the regular item list. In addition, the farm sells



Shad Qudsi took his love of farming to Guatemala where he and his wife Colleen run a successful farm on the shores of Lake Atitlan.

live laying hens, baby meat birds, baby goats, and baby pigs. Four times per year they also offer pork and goat meat.

For several years Shad sold his goods at four separate markets per week. “It was literally me with a cooler across my back full of salads and milk and cheese. That’s basically what I did for two or three years. It worked and I would get quadruple returns because I was doing it myself and it was a small operation. Plus, people might buy a salad, but then we’d talk and they’d decide to come for a tour and then they’d end up signing up for a workshop.”

However, in January 2015, Bambu Guest House, a hotel and restaurant, was constructed nearby. Shad is a partner of the business and manages it. Bambu, he says, changed the farm. Now, people can place their order by text or through Facebook and it will be ready for them to pick up at Bambu the following morning after 10 a.m. Bambu is also a farm-to-table restaurant, so it has become one of Atitlan Organics’ best customers.

One of the tricks to having a successful permaculture farm is maintaining equilibrium. “Our goats are our most profitable thing we have on the farm. They literally turn weeds into food. But 10 milking goats is our maximum limit that we want, so we don’t throw everything else out of balance.”

Shad and Colleen paid \$10,000 for their property in 2009 and an additional \$12,000 to have a basic house put up. But that didn’t include electricity or running water. They

have added amenities over time. He says what someone else might pay for a similar set-up depends on what they feel they need. If they want something on the less rustic side they should be prepared to spend more.

As far as operating costs, they have four full-time employees who get paid in wages plus farm products. “Each week they get a chicken, 30 eggs, three liters of milk or yogurt, plus fruits and salads.”

Converting Weeds into Wealth with Goats

Yves Zehnder has a similar approach to Shad when it comes to land management and farming practices. In 2005, he, along with a few others, purchased 90 hectares (222 acres) of deforested land near the small town of Vilcabamba in southern Ecuador for \$45,000.

After several years of dedicated work by Yves, community residents, and a stream of volunteers, interns, and visitors, the land now features productive food gardens, an agroforest, an orchard, infrastructure to house all those mentioned above, and, now, milk-producing goats.

“For a while, I was anti-goat, citing situations of overgrazing causing desertification,” recalls Yves. “But a German volunteer and her daughter convinced me to borrow a goat and kid from a neighbor. When the volunteer shared her cheese with me, my eyes lit up. I began to do research, and learned about holistic management techniques, and was inspired to develop pasture rotations which actually build

fertility and encourage regrowth.

“Within a year I bought a goat and have been improving the land with them ever since. My budget ran out around that time and for a couple of years I subsisted exclusively from sales of cheese.”

He sells his goat cheese in stores around Vilcabamba and the Saturday Organic Market, where he gets \$7 for a 250-gram (8.8-ounce) block of cheese. “We try to focus on bioregional economics, which means we sell to and buy from the regional community. Trade is even more rewarding due to the direct connection with our neighbors and friends.”

Working with goats inspired Yves to add smaller animals to the eco-system, such as rabbits, quail, ducks, and chickens, which he also earns money from. “They all function amazingly as producers, and I appreciate the meat, eggs, and other benefits of animals within the system.”

Overhead costs for the goats are negligible—the majority of feed comes from the pasture or is cut from the gardens. “Weeding and clearing has a delicious new purpose now,” says Yves, who explains this provides high-quality feed on a daily basis. They also give the goats “treats” of sprouted oats and corn, as well as important mineral supplements.

Profiting through Diversification

In 1986, Elliott Roberts and his wife, Ann, visited Belize for the first time. During that trip, the couple toured the entire country. Their hearts brought them back to the country’s Cayo District. “I like the hills in the Cayo,” says Elliott. “They remind me of the Texas Hill Country where I grew up. But instead of the mesquite trees, the Cayo has jungle canopy. And the Cayo has the same clear rivers and streams that we had in Texas.”

In 1993, the Roberts located a piece of land in the Cayo and purchased 100 acres of farmland. Elliott’s son helped him get the farm started, since he couldn’t dedicate himself to farming until 2005, when he retired and moved to Belize full-time.

Today their farm produces coconuts, lychees, and honey. They have 3,500 coconut trees that were planted on 40 to 50 acres. And 600 lychee trees occupy 25 acres of their property. They also produce honey from the hives on their property.

The Roberts’ farm was the first to introduce lychees to Belize commercially.

Lychees were the first crop they planted, in 1998. He admits, “That was challenging. We were on a big learning curve. Lychees are very temperamental to bear fruit.” Through trial and error Elliott learned how to grow and nurture his lychee trees.

Mark’s business started out as a hobby but quickly turned into an income.

It took eight years for the lychee trees to bear fruit. The first production was in 2006, although minor. By 2008 lychee production generated a decent income stream. But production can be fickle for lychees. It varies, year-to-year, dependent on the weather conditions. “In a good year we might take in \$21,000 for lychees. In a bad year, it can be as little as \$600,” says Elliott.

Since lychee trees take years to produce fruit, Elliott diversified his crops. He planted lychee trees in the low grounds and valleys. He chose coconuts as his second crop. The hillsides, where the soil is shallow, provide a perfect environment for coconuts to thrive. He also focused on beekeeping and honey, which is a by-product of the pollination process.

The Roberts have a healthy mix of Belizean and expat clients. “Most of our clients for lychees and coconuts are locals. We sell lychees retail, in individual bags. Our coconuts are sold in bulk to Belizean companies that produce coconut water. As a member of the beekeepers’ co-op I’m required to sell a percentage of my honey to the co-op. We sell it as we harvest it, with two harvests of honey a year. Our first crop—lychee honey—is unusual, very flavorful, and we sell that to expats for an above market price.”

Many variables can impact how long it takes to turn a profit on a farm. The most important is the type of crop you pick to grow. For the Roberts it took eight years to produce a decent lychee crop but longer to recover their investment. Their coconuts, however, turned a profit within three years; they recovered their investment within six years. For honey, they recovered their costs after the very first year.

Turning a Hobby Into a Life-Funding Income

Mark Kane has found a way to improve upon raw farm products for re-sale. The former Wenatchee, Washington resident now resides in Nicaragua, where he makes a living from his specialty pork products. He buys whole hogs from a local farm and turns them into delicious treats.

“I always enjoyed catering for parties and smoking meat as a hobby, so it seemed natural for me to do it here. There was nobody else making custom smoked hams, bacons, sausages, or ribs and the like. And the expat community really enjoys being able to find these products in Nicaragua,” he says.

Mark’s business started out as just a hobby but quickly turned into a source of income. His initial cost was \$500 to build the smoker, which took about a week. His pork products became an immediate hit, especially for expats, and his customer base grew quickly.

“Our markets include two mostly expat farmers’ markets in San Juan del Sur and Granada, and we are trying to expand into Managua right now. We also sell to restaurants and hotels and are always looking for new opportunities,” says Mark. He’s also picked up some big clients. “We do three to four events at the U.S. Embassy annually where we are very well received. We have been asked to cater their 4th of July party this year and are extremely excited to be a part of it.”

Mark’s income varies depending on the tourist season, and Nicaragua has specific highs and lows. Generally speaking, the business generates almost \$800 per month, which is what it costs for Mark to live in Nicaragua. And for the six months of high tourist season, he can expect to earn \$1,500 per month. He makes an extra \$500 monthly by renting out rooms in his modest B&B near the beach, where he also lives.

Mark points out that the business is not always easy, especially in the beginning. “There was a lot of trial and error. I had to go to the slaughterhouse and have the pork custom cut, and I had to make specific delivery arrangements. Everything had to be checked and double-checked all the time and that’s still true today. There are so many cracks that a business can fall into so you have to stay on top of your game.”

Still, he says, “My life and work here are much more relaxed than if I worked in the produce industry in the U.S. I make enough



Mark Kane built his smoker for \$500 in Nicaragua and now funds his life there with the earnings from his smoked meats business.

to live a great low-profile life on the beach and that’s just working three to four days a week.”

Filling Market Gaps in the Andes

If you head south to Peru, you’ll find other intrepid entrepreneurs who have turned their hobbies into moneymakers. When John Tovar and Virgil Ruiz and their families moved to Arequipa three years ago from Texas, one of their first thoughts was, “Oh man, how are we going to survive without bacon?”

“When we first came here, we realized the bacon was terrible. There’s just something about American bacon. So before we left the states, we bought a big Texas smoker and started playing around with it,” says Virgil.

A few months later, the pair had developed a good product and discovered that other expats in the area were missing good bacon as well. Today, their business, Pork and Bean, is selling almost 70 pounds of bacon every couple of weeks.

“When you make that much bacon, you end up with all this extra meat from the cut-up pork belly. So now we have breakfast sausage. And we recently started making ham, pork chops, and burgers, for which we use beef,” says Virgil.

But meat products aren’t the only thing

that Pork and Bean excels at. John says, “There’s great coffee in Peru but it all gets exported. When you work with individual farms here, you can find high quality awesome coffee. So we made a connection in Lima and, the next thing you know, we buy this huge coffee roaster and now we are doing our own coffee.”

They bought their original smoker for under \$1,000 and invested an additional \$10,000 into the used commercial-grade coffee roaster. But because they began the business from home, they had little overhead to start and were making a profit within two or three months.

Recently they leased an old historic home in the colonial center of Arequipa and are in the final stages of restoring and refurbishing it as a restaurant. It is slated to open in the next couple of weeks.

“We are going to open up a coffee-bacon bar,” says John. “We’ll have bacon available in different ways, cold-brew coffee, and nitro-cold brew, which is like drinking a Guinness. We’ll have ribs and brisket and plan different things on special nights.

“The incredible thing is that we now have a big enough regular client base from our home-based business to pay the initial monthly operating expenses for the restaurant. Normally, it takes a new restaurant at least a year before they are turning a profit.”

Both John and Virgil agree that Arequipa is changing quickly. Virgil says, “Even in the three years we have been here, the expat community has grown tremendously. There is so much to do here, especially if you are into adventure sports. However, the industry is just beginning to be tapped and there is a lot of potential for further growth in the city. It wasn’t that long ago that you couldn’t

find a burger or craft beer or Italian food in town.”

Crafting Tasty Treats in Costa Rica

Ron Milewski discovered Costa Rica the same way many people have for decades: on a vacation, escaping the bitter cold Chicago winter. “I couldn’t stop coming back after that first trip. I started routinely watching flights, and the amount of time between return trips kept getting smaller,” says Ron. Twelve years ago he finally made the decision to move.

Eighteen months ago, Ron met a farmer who grows cacao and was intrigued by the size of the cacao pods. “The pods were double the size of any I’d ever seen and I knew right away there was something special about the cacao he was growing,” remembers Ron.

Ron started buying a couple of kilos of cacao each time he visited the farm and started researching and experimenting. “A friend of mine who is a chef tried some chocolate we had made one day and demanded to know where we got it, and was in absolute disbelief that we had made it ourselves...that’s where it all started.

“My wife Reina and I discovered some secrets to tempering the chocolate—which is in my opinion the most challenging part of making chocolate—and how to add different flavors to it. As more people tried it, we heard ‘Oh, you need to sell this,’ more and more.”

Reina’s Chocolate is now up and running and responsible for producing what is being hailed as some of the best-tasting chocolate to be found. “This business is still in it’s infancy, I’m working on really establishing the foundation. I make all of the

chocolate and hand wrap every bar in the workshop behind our house.”

Reina’s business is now producing what is being hailed as some of the best tasting chocolate around.

While he hasn’t started heavily marketing or distributing, Ron is confident this business will eventually serve as their primary income for their family of five. “Right now we’re selling the bars at a few local stores, restaurants, and coffee shops for \$3 each. We actually just got our first-ever bulk order for 15 pounds of chocolate, last week.”

Ron buys his cacao from three different local farmers. “Part of the magic of this is simply being in Costa Rica. All the cacao grown here has about 20% more flavor than African cacao, which makes up the majority of the world’s cacao.”

In addition to selling the chocolate itself, Ron and Reina have developed another arm of the business they are enjoying. “We purchased a few hand grinders and installed them on tables in our outdoor kitchen and started hosting three-hour bean-to-bar chocolate making classes at our house. For \$55 per person, we go through the history of cacao and chocolate making. Each participant gets a chocolate drink made by Reina, and they can also try the tea we make from the skin of the cacao beans. Everyone gets to make their own chocolate bars to take with them. While the bars are cooling, we spend 20 to 30 minutes teaching them how to taste chocolate professionally.

“The most expensive part of producing chocolate is the large amount of hours required—it’s a labor of love and there’s no way around it. We also spend a significant amount on water and electricity; we’re constantly using the stove, running the machines to make the chocolate, and running the AC in the workshop.

“We keep other outside factor costs down by of course sourcing the cacao locally and we operate out of our home. And so far all of our marketing has been very grassroots.”

Profitable Crops You Can Farm Around the World

If you’re considering your own mini-farm venture, there’s no shortage of ways to succeed. But if you’re short of ideas, here are a few crops that could provide a good income in countries across the globe.

Vanilla - Vanilla beans come from an orchid which was originally found in Mexico and Guatemala. The plant can be grown in a variety of other places, including Ecuador and Tahiti, but can’t be cultivated farther than 10 to 20 degrees from the equator. Average prices for vanilla are \$200 to \$250 per kilogram, making it a lucrative crop.

Mushrooms - Mushrooms are always in demand, especially lesser-known varieties. Mushrooms tend to produce high yields in small spaces, so you don’t even need a large parcel of land to net a nice profit.

Avocados - U.S. demand for avocados has increased steeply in recent years, meaning now is a great time to grow and sell your own. Mexico is a great place to get set up, but avocados can be grown with ease in many other Latin American countries.

How to Set Up and Make an Income With a Co-Working Space

By Lydia Carey

It used to be that earning money as you traveled was the preserve of sailors, salesmen, and the odd lucky writer. Well, it now feels like a long-established fact that anyone can make a living on the road, setting up your “office” wherever you find a decent internet connection and a place you want to spend time. These digital nomads come in many forms: web designers and developers, customer services reps, online business owners, bloggers, and freelance writers. But all have the same goal: to ditch the 9-to-5 and live life traveling the world. If you’re not a digital nomad yourself, even if you’d rather stay in one spot than travel, you can create a profitable business serving this market.

Creating a co-working space is one way to cater to these new workers on the go. In a nutshell you find a space with reliable internet. Then add in some office equipment like printers, copiers, scanners, maybe a 3D printer, as well as some comfortable furniture (think ergonomic chairs and cozy couches). Then rent out desk space. If you chose the right location you can turn a tidy profit and find yourself at the center of a creative entrepreneurial hub meeting new and interesting people all the time.

Digital nomad destinations generally have several things in common: warm climates, good food, affordable housing, and good WiFi. Nearby beaches with good surf are definitely a plus. Thailand, Bali, Vietnam, and Berlin are all top digital nomad destinations. My adoptive country, Mexico, provides the unique advantage of being in the same time zone as clients and customers in the U.S. and Canada. Also, your U.S. dollars go much further and, if you are from the U.S. or Canada, you can escape the rat race but still stay close to home.

Chase Buckner is a digital nomad who saw one such opportunity in Mexico. Buckner works as director of operations of a digital marketing company. When he helped to form Sayulita CoWork in Sayulita, Mexico he had already made the transition from office life to living abroad as digital nomad. While living in the town of Punta Mita, just to the south, he went looking for good internet and a place to work and came across Sayulita WiFi—two friends who were building a public beach WiFi network.

Sayulita WiFi had found a way to purchase a fiber optic internet line off the Telmex (the national telecommunications company) backbone in a town with notoriously expensive and unreliable internet. In meeting the requirements necessary for their line (i.e. a physical address), they were forced to purchase an office space that was way beyond their own needs. When Buckner joined forces with them, they had already begun to rent a few desks to mobile workers. Buckner created a common space, branded the business Sayulita CoWork, and, within a year, tripled its profits. It was a side venture but it paid. Chase covered his son’s private school tuition and several of his monthly bills with the income.

The benefits of a co-working space go beyond money. Sayulita CoWork built a community of local freelancers and digital nomads (generally staying one to six months) and gave its owners a place to work in comfort. “Talking with other owners, very few co-works are founded as purely a [business] opportunity,” says Chase. “We did it more for our own personal needs as well as to create a community. We want to help spur an entrepreneurial community here, spur a startup community, and grow the digital nomad movement.

“Being at the center of a community of entrepreneurial remote workers is amazing because if you ever run into a roadblock at work, there’s a good chance someone within the community has the skills to help you get past it. Plus, it’s always fun to be around people who are into the same things as you.”

How do you go about setting up a co-working business?

Choose a Location: The area of world you are considering setting up shop is fundamental. Is there a big enough demand from an existing expat or digital nomad population? Or a strong startup and entrepreneurial culture like there usually are in big cities? Or is your location a highly desirable destination for short- and long-term travelers? Is it affordable in terms of housing and cost of living in comparison to the United States and Europe? Seasonality becomes an issue in high tourism locales, but Chase says that many digital nomads



At the heart of downtown within walking distance of everything Vallarta CoWork has a great location.

that come through Puerto Vallarta are willing to put up with the heat of off-season for cheaper housing.

A disagreement with a landlord led Chase to sell Sayulita CoWork and set his sights on Puerto Vallarta, about 45 minutes to the south, where he could find a bigger space allowing for more of the common co-working amenities.

Once you’ve decided on your destination, location is your second priority. Buckner says that one of their greatest assets at Vallarta CoWork is being in the heart of downtown and within walking distance to everything. A co-working space that is difficult to get to or in an isolated part of town will be unappealing to potential members.

Most co-working spaces are set up in large offices, the floor (or floors) of a building, or a repurposed warehouse. In attempting to find the right location you should look for enough space to allow for growth and yet not go so big that you can’t fill at least a majority of the spots on a consistent basis.

The Most Important Thing: The single biggest issue for all co-working spaces is to have good, consistent internet. Ensuring that your space can have fast, powerful internet requires research into the destination where you are opening and finding out what speed and bandwidth of internet is currently

available. Chase believes the single greatest asset of both of the co-working spaces he's run has been having a tech person on the team; someone to configure the network to work optimally for everyone and deal with any connectivity problems. "Load-balancing and VOIP prioritization is crucial. Meaning on our network, we prioritize voice over internet traffic so if you're on a Skype call and 10 of us decided to all download huge files at the same time, the network will slow our download speeds in order to protect the amount of bandwidth needed to keep your call crystal clear," Chase says.

Expenses and Outfitting: Rent and basic monthly expenses should be compared to how many individual and team memberships you think you will be able to nail down month to month. The best way to research this is test the waters by starting a local Facebook group or hosting a few events to feel out interest. Look around your town and see if you find lots of people working in cafés. Ask them if they would pay for a co-working space. Contacting other co-working spaces in similar markets can help you gauge what kind of response you might get.

Usually space is divided into three types: common areas with big/shared tables, private areas for calls or working in a cubicle, and small team spaces. These different types of areas can be built into a space once it's been rented or purchased, but their eventuality should be considered in your initial search.

As you can imagine, the greatest initial investment for most co-working spaces is their space. Buckner and his partners invested in rehabbing the building they rented, including constructing phone cubicles, private meeting rooms, and offices. They also bought comfortable and hip furnishings—tables, chairs, and couches—for their common areas, as well as office equipment—printers, copiers, and scanners—for member use.

When potential clients visit a space they will immediately know if they want to work there. (I know that's how I felt walking into Vallarta CoWork.) While function should definitely be your top priority, form is also important. Natural light, art work, comfortable furnishings, and a great view all go a long way towards making your space appealing. Acoustics can wreck ambiance, and you may want to install deadening floor covers or use other sound-buffering tricks.

In the case of Vallarta CoWork, air conditioning was a number one priority. In the heat of a coastal afternoon, the cool, comfortable interior of the Vallarta CoWork

space is a huge draw. This factor creates a location-specific challenge of not being able to truly separate all their work spaces because that would require separate AC units for each one and cause an expensive monthly utility bill. Unforeseen local challenges like this one will surely pop up as you build your co-working space anywhere in the world. Ensuring that you have the right to alter the space you are renting is something you should find out up front.

Most people are not only looking for a place to work but for a community.

Making Money: You should decide on what types of payment plans make the most sense for your market and offer a variety. One-day, three-day, weekly, or monthly packages appeal to different kinds of workers that want to utilize the space for different portions of their work week.

There are several common space categories in co-working. With a Hot Desk you don't have your own designated place but share a common area with various spaces to work. Dedicated Desks means that you have a designated area that is yours alone. A Private Office is an assigned space that is only for you. Shared Meeting Areas are meeting rooms or offices that you either share or rent for a designed amount of hours each month.

Vallarta Cowork prices range from about \$13 a day to about \$175 a month. Discover Hubba in Bangkok charges from \$9 a day to \$269 for the month. Hubud in Bali is \$20 a day up to \$610 a month. Your prices should reflect the local market and, if there are other co-working spaces on the market, should be competitive.

Membership plans can be all over the map. You could offer a monthly rate that allows a certain amount of hours in the space, an unlimited plan, or a night owl plan for folks who want to work into the wee hours of the morning (especially if there is an extreme time zone difference between client countries). You can also tack on extras like a certain amount of hours in private meeting rooms.

Most co-working spaces include at least basic kitchen facilities, a coffee machine, bathrooms, maybe even locker rooms. None

of these amenities are a given but they add appeal for potential members. Some co-working space host yoga classes or meet and greets, or public workshops given by their members. Twenty-four hour access is definitely important for freelancers that work on a wide range of schedules. As a freelancer myself, free coffee is something I can't live without.

Payment should be as hassle-free as possible, so make sure you have a reliable payment method on your website as well as credit card and cash in-person payment methods available.

Getting the Word Out: If you can find the right location, advertising your space shouldn't be a major effort. Digital nomads and mobile workers generally do lots of research on a destination before making the plunge. Most specifically plan their travel around locations with co-working spaces and reliable internet. Websites like *The Nomad List* provide resources for the best places to travel and live as a worker on the move. And local Facebook groups, expat boards, and location-specific blogs are also helpful resources for anyone taking the plunge. Try to make sure you have a presence on each of these platforms.

An easy-to-use, attractive website is key to attracting people to your space. Vallarta CoWork also found that outreach on social media, especially advertising their free day pass in local Facebook groups, was a great initial push for their business. They hosted evening mixer events to draw in a local crowd and prioritized building a strong local reputation that helped with word-of-mouth advertising. They listed themselves on various co-working directories but Chase doesn't believe a high percentage of their sales came from those outlets. Buckner started broadcasting a web series on YouTube called "Webbing the Surf" all about digital nomads and their back stories. He says it's been a great marketing strategy for the business.

Recommendations from members and past members can be some of your best sales pitches. Most members that walk into your co-working space are not only looking for a place to work but a community to work within. A melting pot of shared ideas and mutual support. The most popular co-working spots around the world create a community among their members through mutual learning opportunities, monthly or weekly events, forums for members to interact with one another, and a strong online community.

How English Speakers are Unlocking Opportunities in Vietnam

Continued from page 1

What's more, teaching provides the opportunity to get to know a place, create valuable connections, and build a financial foundation before taking advantage of the many business opportunities a rapidly developing economy affords.

Anna arrived in Ho Chi Minh City (often still called Saigon) from New York City in the summer of 2014 with plans to teach English for around a year and use the funds to travel. Almost three years later, she's still here in this bustling Vietnamese city and has transitioned into operating a thriving desktop publishing business servicing the international translation industry.

"I knew in my first week I would spend at least two maybe three years here. I fell in love with the city and its people. One year is not enough time to immerse yourself in the culture," says Anna.

Ho Chi Minh City (HCMC) is the financial center of Vietnam, and one of the world's fastest growing economies. It's crazy, chaotic, and pulsates with energy. With a population of over 10 million and a rising middle class, the city is brimming with opportunities for locals and expats alike. The youth of Vietnam are extremely motivated, determined, and hungry to learn. Consequently, there are hundreds of language schools across the city and an abundance of English teaching jobs on offer all year round.

One of the draw cards of HCMC is the low cost of living together with the relatively high salaries for expat professionals. Nowhere is this more apparent than with English language teachers. Native English speakers can earn \$1,500 to \$2,000 per month or more, teaching around 20 to 25 hours per week.

It's not all about the money though, HCMC is a place that grows on you. While at first the mayhem can seem overwhelming, many teachers fall in love with the city and their new lifestyle and stay for far longer than they originally intended.

A few months after Anna arrived she met her partner, Michael Benjamin from Atlanta, who was also teaching. The idea for their business came about by chance. A friend back in the U.S. owned a translation company and was looking to outsource some



Derek Elliott moved to Vietnam with a sizeable credit card debt and a one-way ticket. Less than 12 months later he was debt-free and partnered in running the bar Whiskey and Wares (pictured above.)

of his typesetting and document design tasks.

"We looked into it and it seemed lucrative," says Anna. "The documents were translated already, so we didn't have to touch that side of things at all. Our job was to make the document look professional and the same as the original. We're not passionate about desktop publishing, but we thought, 'Why not? Let's see what's possible.'"

The network the couple had built through teaching provided immediate benefits. "We knew plenty of talented individuals perfect for the work. Most of our teaching assistants were university students or recent graduates and have advanced English skills.

"We paid our freelancers an excellent hourly rate for part-time work in Vietnam, so interest in the work was high. It meant we could assemble a small team of freelancers, teach them some basic word processing and design skills, and were up and operating.

"Initially, we established the business in America as an LLC (Limited Liability Company) and filed our taxes in the U.S. Because we were working off a freelance model, we didn't need to go through any formal processes in Vietnam. But the business grew so much we've set up an office in HCMC and now employ a full-time team."

Both Anna and Michael have now quit

teaching to focus their energies on building the business but say that their former jobs provided the means to make the change.

"Teaching English introduced us to the country and was a great networking opportunity," Anna explains. "We got to meet a lot of expats and Vietnamese professionals right away and saw how businesses ran behind the scenes.

"Working with the school introduced us to the process of visas, work permits, and bank accounts, even though they were all handled for us. Within 12 months of teaching, we had enough savings to open the office and fit it out with six computers, 12 monitors, and all the other furniture.

"In the beginning we kept teaching. Even with a full-time teaching load we had weekdays free and used the time to establish the business. Once our company grew, it was easy to cut our teaching hours back to devote more time to it."

Derek Elliott had a similar experience. He moved to Ho Chi Minh City to teach English two years ago with sizeable credit card debt and a one-way ticket. Less than 12 months later, he'd paid off his debt and saved enough money to go into partnership with his good friends, Derek Jay, from Ohio, and HCMC native Wan Winters. In November 2016 the friends launched Whiskey and Wares, a whiskey and craft beer-focused



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takes care of their business registration, taxes, and employee insurance for around \$200 a month. “It’s worth it not to have the stress,” says Anna. “And we’re much more confident of complying with the constantly changing rules.”

“It’s possible to do things on your own,” says Anna. “But with our friend’s help, it was so much faster to get up and running and start making money. We made him the owner of our Vietnamese entity, and we registered the business under his name. Michael and I are employees of the company in Vietnam, but technically it’s owned by him. We have agreements in place to cover our risk, and we trust him implicitly.”

Compared to North America, there are lots of advantages to starting a business in Vietnam. “Your overall costs are so much lower than in the U.S.,” says Derek. “I’ve never tried to rent business premises back home, but I can only assume it’s several times what we pay here. The rent we pay for the bar right on the edge of the major tourist district is way less than what I paid on a small apartment back home. Wages are low and so are utilities. Even getting the liquor license was just a few hundred dollars. Our biggest outflow is the tax on alcohol, but that’s all relative to the amount we sell. Overall, it costs us considerably less than what the average English teacher earns per month to operate the entire business including our staffing costs.”

Anna agrees. “We couldn’t operate in the U.S. Even though we pay our team well for Vietnam, the wages are around a fifth of what they would be if we paid someone from back home with a design degree. Office space, electricity, fixtures, and fittings are all way cheaper. About the only thing that cost around the same was the computers and the applications. That makes our business extremely competitive.”

Derek and Anna aren’t the only ones enjoying the benefits that teaching English in Ho Chi Minh City affords. There are dozens of other expats treading similar paths. Things don’t always work out, but they’re able to try things they probably wouldn’t have risked back home.

Derek attitude is a common one. “I haven’t put everything into this one bar because there are so many other opportunities I also want to explore. I have the chance to develop many new ideas. So if one fails I’m not screwed. If worse comes to worse, I can always go back to teaching full-time and rebuild.”

Expats all talk about the energy of Ho Chi Minh City, and while home to all modern conveniences it’s still a wonderfully exotic and exciting place to live...

bar that also sells handmade Vietnamese products.

Derek admits he didn’t come to Vietnam intending to stay long-term. “I moved here on a whim,” he says. “I looked up the best places to teach English and Vietnam came out on top. Once I arrived, I fell in love with the place and its people and thought I might as well settle down. The ideas for starting a business came later.”

Once Derek started teaching, he found his income far outweighed his living costs. “The amount of excess cash I had was substantial, even though I was living a very comfortable lifestyle,” he says. “I made balloon payments on my credit cards, paid them off very early on, and then saved. Within 12 months I had enough to help launch the business.”

That’s a stark contrast with how he believes his life would have turned out if he hadn’t made the leap. “Back home, opening a bar wasn’t something that even crossed my mind. Teaching in HCMC gave me the chance to take a step back and think as opposed to an endless cycle of working and struggling to survive. I taught around 20 hours per week, but those were in the evenings and on weekends. Using my spare time to explore the city resulted in a flood of potential business ideas. I’m positive that if I’d stayed in America, I’d still be in a similar position to when I left.”

Derek still teaches part-time as the business builds. The regular income provides a safety net and allows him to support his comfortable lifestyle as Whiskey and Wares grows. It also means the school maintains his visa and work permit, which is a lot more hassle if you want to obtain them yourself. Anna and Michael are also leveraging their 12-month visa obtained by the school, even

though they quit teaching a few months ago.

Life is good in HCMC but setting up their Vietnamese businesses wasn’t without challenges. The rules of engagement here are quite different to those in North America.

“There are two routes you can go,” explains Derek. “There’s an easy way or a difficult one. If you choose the latter as a foreigner and try to do everything yourself, it turns out to be far more expensive and much more arduous. Most of us choose the easy route, which involves finding a local you can trust and making them partners in the business. When we came up with the idea for Whiskey and Wares, we already had a long term, genuine friendship with Wan. It was logical to have him involved, and it meant we didn’t have to hire professionals to do the legwork. Our situation is a little different because we sell alcohol and the government is very strict about the tax you pay on it. But the process was easy for us because we have a local who’s stepped up to the plate to handle things.

“The business is in Wan’s name, and we’ve agreed on the proportion of shares and profit. I have to say I was shocked by how seamless it was. To take our idea and make it into something real only took a couple of months, which you simply couldn’t back home.”

Anna and Michael also chose the easy route. One of Michael’s former students, who they stayed good friends with, graduated from law school. When they set up the business, it was a logical decision to have him involved.

Their partner also recommended that Anna and Michael hire the services of a local business with extensive experience helping foreigners with no knowledge of the tax code or registration requirements. The company

A Pioneering Brewer Finds Fame and Fulfillment in Costa Rica

By Jason Holland

In the last five years, the craft beer scene in Costa Rica has taken off. More and more microbreweries have popped up all over the country. These pioneering brewers—both locals and expats—are making headway, with increasing numbers of thirsty travelers, expats, and locals choosing craft beer instead of the mainstream brews.

JT Ficociello has been a brewer all his life. It's his passion. And he's able to indulge in it every day in his adopted hometown of Puerto Viejo de Talamanca, on Costa Rica's Caribbean coast. In his Bri Bri Springs Brewery (named after a local tribe of indigenous people), this Vermont native uses fresh mountain spring water, imported hops and grains, and local ingredients to create craft beers that have won awards at national beer festivals and are coveted by beer aficionados throughout Costa Rica.

For instance, his Aurora Borealis is a dry-hopped American wheat style, with local organic watermelon. The grapefruit IPA is called The Great Toronja, and Austen's Ale is an organic cacao and toasted coconut porter named after a local coconut salesman and friend of JT. All told there are 10+ different styles being brewed at any given time.

JT also owns the well-known hotel and restaurant, Kaya's Place which he bought 13 years ago. Shamary Taylor, a local, is his right-hand woman in the reception office at the hotel, handling most of the emails and reservations. Although JT still oversees all the day-to-day operations, having Shamary there makes the task less daunting.

"Without this brewery I would not be as happy. I was extremely passionate about the hotel when I bought it. But my dream has evolved. But I can still be a good host to the hotel guests while I focus on brewing, which is a full-time job in itself," says JT.

"I love being part of the craft beer revolution in Costa Rica. I'm one of the original craft brewers here. I'm invited to events. And I'm known in the craft beer bars in San José [the capital]. They know who I am, they know my beers."

JT had an enhanced home brewing setup for four years, until he decided to expand. The current brewery is in a converted shipping container. It's a two-barrel system

with three big fermenters, and 10 small ones. The capacity is 200 gallons a week.

The equipment used in the brewing process was custom-made in Costa Rica by a metalworker who usually works in the pharmaceutical industry. JT says importing all the brewing equipment would have been much more expensive. Plus, it helps with his mission to make this brewery as Costa Rican as possible. He paid \$15,000 for his brewing setup. He estimates that to import the same equipment from the U.S., including shipping costs and import duties, would have been \$75,000.

"I designed everything myself and had everything built. Everything is a piece of me...a piece of Costa Rica. This is a 100% Costa Rican brewery," says JT. "I tell the story of the Caribbean in everything I brew.

"The water comes from a spring on his farm up the mountain—from the earth directly to my beer. The malts, yeast and hops, which can't grow in the tropics, come from around the world. But I use as many local ingredients as I can."

Most of Bri Bri's output goes out as kegs to bars in the Puerto Viejo area where craft beer has become popular. These three businesses, says JT, have invested \$1,000 in a draft beer system, so he takes care of those clients first.

"My Puerto Viejo accounts are a priority. If they need a keg I'm on it. They're trusting me, so I have to come through for them," says JT.

In 2017, JT plans to hire an assistant to help him produce more beer and even bottle, which should extend his reach.

Still...being scarce has its benefits, especially with his accounts in San José—hip craft beer bars where connoisseurs gather. When Bri Bri beers arrive it's definitely an event.

"I'm taking accounts bit by bit as I can handle them," says JT. "But I want to do it right. My beer is famous because it tastes amazing. And it's hard to get. People feel lucky to get it. Bars in San José put it out on Facebook when I send them beer and it draws crowds."

One of JT's major customers...is

himself. There are 16 taps in the restaurant/bar at his hotel. He also sells beers from other Costa Rican microbreweries. A pint sells for \$6, which makes it a big moneymaker. A keg sells for around \$125—that's the wholesale to his accounts. So individual beers are more profitable. In fact, some visitors stay at Kaya's Place expressly for the beer, which means good business for the hotel side of his business. The beer, and its prime location on the well-known Playa Negra, sets it apart from other accommodations in the area.

"It's a hot community with plenty of people in need of cold beer," says JT. "It brings me joy to see the restaurant full of people drinking my beer.

A home brewer since age 14, JT had actually worked for a well-known craft brewer in Seattle...until they were bought out by a big corporation and everyone was laid off.

"I saw my friend who worked there, he was crying. He had a family...he had just bought a house. It hit me, this is corporate America. I decided then that I didn't want to be a cog in a wheel. I needed to do something different," says JT.

He had always been a traveler, with jaunts to Europe, Asia, and Latin America over the years. But Costa Rica captivated him. Originally he intended to buy investment property and still live in the U.S. Eventually he decided to move down full time to ensure his investment was successful.

That original property was what is now Kaya's Place; back then it was an all-night reggae bar. It went through extensive rebuilding and expansion at the beginning. It's now a 26-room hotel with restaurant in a classic rustic Caribbean style using quality local tropical hardwoods. Technically it's in Playa Negra, an area just north of the village of Puerto Viejo.

"There is a sense of community found nowhere else in Costa Rica. I've traveled all over the country, and I think the Caribbean is the only place where the expats live with the locals. You see people playing *fútbol* on the beach or you go into a bar and see everybody hanging out. I like that."

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Spotted on the Ground

Find an English Teaching Job in Ho Chi Minh City

Ho Chi Minh City and Vietnam, in general, provides a wealth of opportunities for those wanting to make a sound investment. As revealed on page 12, English teachers are perfectly positioned to exploit these. Just a few of their successful ventures include a craft beer school, BBQ restaurant, creperie and wine bar, bespoke leather bags, tour companies, property rentals, and English schools.

There are three routes to landing an English teaching job.

If you want to obtain a contract before you arrive, larger schools like The British Council, VUS, VAS, ILA, and Apollo recruit year-round, and you can find details on their websites.

Smaller schools often advertise through Facebook groups like HCMC Teachers, English Teachers in HCMC, and Vietnam Teachers Club. But you're more likely to be successful if you're already here on the ground.

The third way is simply to arrive in the city with a few dozen copies of your resume and pay a personal visit to the schools. Dress and act professionally and you're practically guaranteed to be offered some form of employment within the month.

To work legally, you'll require a work permit, which you can only really get once you're here. Reputable schools will assist with this process. Those that won't, probably won't require you to get one. BUT you may not wish to work for them anyway. It is illegal, and they might also display the same lack of professionalism when it comes to paying your salary.

Work permit requirements often change. But at the time of writing they include: an undergraduate degree, English teaching qualifications (the standard certifications are: TESOL—Teaching English to Speakers of Other Languages, CELTA—Certificate in Teaching English to Speakers of Other Languages, or TEFL—Teaching English as a Foreign Language), a medical from an authorized facility in Vietnam, and a police clearance from your home country. Original documents must be notarized and signed, then translated to Vietnamese.

If you don't already have your English teaching qualifications, Vietnam is one of the cheapest places to complete a face to face course. ILA and Apollo run regular CELTA courses throughout the year.

Earn in China: Westerners Wanted, No Experience Required

“One of the biggest economies in the world has literally tens of thousands of positions available to expats with very few requirements,” says IL Correspondent Steven King. So what are they?

“Become a writer or editor, develop scripts for a company in Beijing and get paid \$30 for every two hours. Experience is an advantage but not necessary. The same company also wants to hire voiceover actors to record these scripts for online call centers and apps with a pretty decent rate of \$22 for one-and-a-half hours of work. If you're up for it then email Tracy Lau on either 511609717@qq.com or liufengyi@speechocean.com or message via MSN to liufengyi2020@hotmail.com.

“If you're looking for something more corporate and full time then your English language skills are highly sought after in China by companies with websites or marketing agencies needing a westerner to bounce ideas off.

“A good example is a recent job listing looking for an expat to maintain a company's blog. If you are able to use a smartphone or PC then that is seen as an advantage. Any experience of media or marketing is also a plus but quite frankly the fact you have been reading western newspapers and watching western television your entire life is a good start. These companies aren't looking for high level media or marketing executives, they just need people who understand the western way of doing things from a native English speaker's mindset.

“This particular job in Beijing maintaining the company blog in English offers a monthly salary close to \$2,200 along with many perks like free food, coffee, local insurance etc. Simply email your resume to opheliezhang@icloud.com along with a short cover letter in English summarizing your western experience and you could be in with a winner.”

Self-Storage in Costa Rica

Spotted in San José, Costa Rica by *IL* contributor, Shannon Farley, is a turnkey self-storage business for sale near the airport. The Canadian and British expat owners opened the business in 1995—the first self-storage business in Costa Rica.

They say the storage units are almost always 95% full, with both foreign and Costa Rican clients and many repeat customers. It is a good place for new expats to keep their belongings they've shipped to Costa Rica while their new house is being built. Or for people to store things like cars if they are going on extended travels. Costa Rican clients use it for inventory storage and for keeping files and documents. They say the monthly income averages around \$10,000 when the whole facility is rented.

The owners say they haven't had to invest much in marketing or advertising as they get most of its clients from word-of-mouth referrals,

The official appraisal price is \$895,000. The business corporation owns the land and all buildings of the facility. And the same family has been working as employees from day one.

The new owner would need to take over the official payroll and national insurance reporting for the employees, continue filing annual business taxes, and visit the business every so often. You could live anywhere in the Central Valley, or even an hour away on the Pacific Coast, and manage this business. For more information, email: nomosno21@gmail.com.

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